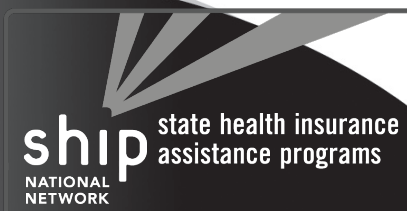


SHIP's Log



Your Medicare Counseling Newsletter

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Smooth Sailing?

You may be hoping that your role as a SHIP Counselor has reached a point for smooth sailing since the Annual Enrollment Period (AEP) has ended. Well, don't relax quite yet. People with Medicare in your community still need your assistance. Remember that the Medicare Disenrollment Period will be in effect from January 1 until February 14. Then there are always those beneficiaries who find out that they didn't automatically qualify for LIS in 2014 by going to the pharmacy and being charged full co-pays. The good news is that SHIP has once again secured additional MIPPA funding to help Area Agencies on Aging and other local agencies with enrollment assistance.

When you do find time to take a breath, be sure to reflect on what a great impact you have on the people with Medicare in your community. I know how demanding it can be, and what it takes to be a SHIP counselor. I also know what wonderful people we have as volunteers, and the level of commitment they have

made. Keep in mind that SHIP exists to support your efforts to provide health insurance counseling to people with Medicare. Be sure to fully discuss your needs with your Area

Manager and let her know how SHIP can enhance your volunteer experience. Your agency's SHIP Development Plan is an invaluable tool that lets us know what needs your SHIP program may have.

Don't forget those resources that are available through SHIP. There's nothing like spotlighting your program in your local newspaper or a host website. A hot topic presentation or MEDICARE BINGO conducted by our staff is always a good starting point. SHIP can cover paid advertising up to \$500 for your special events. Once you have focused the public's attention on your program, we



*Cheryl St. Clair,
SHIP State Director*

Special Enrollment Periods

provided by John Williams, SHIP Medicare Specialist

You can make changes to your Medicare Advantage and Medicare prescription drug coverage when certain changes happen. These chances to make changes are called Special Enrollment Periods (SEPs) and are in addition to the regular enrollment periods that happen each year. Rules about when you can make changes and the type of changes you can make are different for each SEP.

The SEPs listed here are examples. The list doesn't include every situation. For more information about SEPs, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

Changes in where you live

If this describes you...	You can...	At this time...
You move to a new address that isn't in your plan's service area. You move to a new address that's still in your plan's service area, but you have new plan options in your new location.	Switch to a new Medicare Advantage or Medicare Prescription Drug Plan.	If you tell your plan before you move, your chance to switch plans begins the month before the month you move and continues for 2 full months after you move. If you tell your plan after you move, your chance to switch plans begins the month you tell your plan, plus 2 more full months. If you tell your plan after you move, your chance to switch plans begins the month you tell your plan, plus 2 more full months.
You move back to the U.S. after living outside the country.	Join a Medicare Advantage or Medicare Prescription Drug Plan.	Your chance to join lasts for 2 full months after the month you move back to the U.S.
You just moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital).	Join a Medicare Advantage or Medicare Prescription Drug Plan. Switch from your current plan to another Medicare Advantage or Medicare Prescription Drug Plan. Drop your Medicare Advantage Plan and return to Original Medicare. Drop your Medicare prescription drug coverage.	Your chance to join, switch, or drop coverage lasts as long as you live in the institution and for 2 full months after the month you move out of the institution.
You're released from jail.	Join a Medicare Advantage or Medicare Prescription Drug Plan	Your chance to join lasts for 2 full months after the month you're released from jail.

Changes that cause you to lose your current coverage

If this describes you...	You can...	At this time...
You're no longer eligible for Medicaid.	Join a Medicare Advantage or Medicare Prescription Drug Plan. Switch from your current plan to another Medicare Advantage or Medicare Prescription Drug Plan. Drop your Medicare Advantage Plan and return to Original Medicare. Drop your Medicare prescription drug coverage.	Your chance to change lasts for 2 full months after the month you find out you're no longer eligible for Medicaid.
You find out that you won't be eligible for Extra Help for the following year.	Join a Medicare Advantage or Medicare Prescription Drug Plan. Switch from your current plan to another Medicare Advantage or Medicare Prescription Drug Plan. Drop your Medicare Advantage Plan and return to Original Medicare. Drop your Medicare prescription drug coverage.	Your chance to change is between January 1-March 31.
You leave coverage from your employer or union.	Join a Medicare Advantage or Medicare Prescription Drug Plan.	Your chance to join lasts for 2 full months after the month your coverage ends.
You involuntarily lose other drug coverage that's as good as Medicare drug coverage (creditable coverage), or your other coverage changes and is no longer creditable.	Join a Medicare Advantage Plan with drug coverage or a Medicare Prescription Drug Plan.	Your chance to join lasts for 2 full months after the month you lose your creditable coverage or are notified of the loss of creditable coverage, whichever is later.
You have drug coverage through a Medicare Cost Plan and you leave the plan.	Join a Medicare Prescription Drug Plan.	Your chance to join lasts for 2 full months after the month you drop your Medicare Cost Plan.
You drop your coverage in a Program of All-inclusive Care for the Elderly (PACE) plan.	Join a Medicare Advantage or Medicare Prescription Drug Plan.	Your chance to join lasts for 2 full months after the month you drop your PACE plan.

Nannie Alldredge presents awards to Jaris Hammond and Betty Deer at Fall Update Training at the Hancock County Senior Center.



You have a chance to get other coverage

If this describes you...	You can...	At this time...
You have a chance to enroll in other coverage offered by your employer or union.	Drop your current Medicare Advantage or Medicare Prescription Drug Plan to enroll in the private plan offered by your employer or union.	Whenever your employer or union allows you to make changes in your plan.
You have or are enrolling in other drug coverage as good as Medicare prescription drug coverage (like TRICARE or VA coverage).	Drop your current Medicare Advantage Plan with drug coverage or your Medicare Prescription Drug Plan.	Anytime.
You enroll in a Program of All-inclusive Care for the Elderly (PACE) plan.	Drop your current Medicare Advantage or Medicare Prescription Drug Plan.	Anytime.
You live in the service area of one or more Medicare Advantage or Medicare Prescription Drug Plans with an overall quality rating of 5 stars.	Join a Medicare Advantage, Medicare Cost, or Medicare Prescription Drug plan with an overall quality rating of 5 stars.	One time between December 8, 2012-November 30, 2013.

Changes in your plan's contract with Medicare

If this describes you...	You can...	At this time...
Medicare takes an official action (called a "sanction") because of a problem with the plan that affects you.	Switch from your Medicare Advantage or Medicare Prescription Drug Plan to another plan.	Your chance to switch is determined by Medicare on a case-by-case basis.
Your plan's contract ends (terminates) during the contract year.	Switch from your Medicare Advantage or Medicare Prescription Drug Plan to another plan.	Your chance to switch starts 2 months before and ends 1 full month after the contract ends.
Your Medicare Advantage Plan, Medicare Prescription Drug Plan, or Medicare Cost Plan's contract with Medicare isn't renewed for the next contract year.	Join another Medicare Advantage or Medicare Prescription Drug Plan.	Between October 15 and the last day in February.

Smooth Sailing cont'd

packets. We also take requests for telephone and computer equipment, phone and Internet service, and other special requests from your sponsoring agency specifically for improving SHIP services.

Always feel free to contact our SHIP Staff whenever the need arises. We are all just

a phone call away and will do our best to address your needs. It is my hope that we continue to improve every year by increasing our client base and number of volunteers and providing exceptional training and support to our counselors and local sponsoring agencies. Thank you for your great efforts and best wishes for the rest of the year.

Changes in your plan's contract with Medicare

If this describes you...	You can...	At this time...
You're eligible for both Medicare and Medicaid.	Join, switch, or drop a Medicare Advantage Plan or Medicare prescription drug coverage.	Anytime.
You qualify for Extra Help paying for Medicare prescription drug coverage.	Join, switch, or drop Medicare prescription drug coverage.	Anytime.
You're enrolled in a State Pharmaceutical Assistance Program (SPAP) or lose SPAP eligibility.	Join either a Medicare Prescription Drug Plan or a Medicare Advantage Plan with prescription drug coverage.	Once during the calendar year.
You dropped a Medicare Supplemental Insurance (Medigap) policy the first time you joined a Medicare Advantage Plan.	Drop your Medicare Advantage Plan and enroll in Original Medicare. You'll have special rights to buy a Medigap policy.	Your chance to drop your Medicare Advantage Plan lasts for 12 months after you join the Medicare Advantage Plan for the first time.
You have a severe or disabling condition, and there's a Medicare Chronic Care Special Needs Plan (SNP) available that serves people with your condition.	Join a Medicare Chronic Care Special Needs Plan (SNP) that serves people with your condition.	You can join anytime, but once you join, your chance to make changes using this SEP ends.
You joined a plan, or chose not to join a plan, due to an error by a federal employee.	Join a Medicare Advantage Plan with drug coverage or a Medicare Prescription Drug Plan. Switch from your current plan to another Medicare Advantage Plan with drug coverage or a Medicare Prescription Drug Plan. Drop your Medicare Advantage Plan with drug coverage and return to Original Medicare. Drop your Medicare prescription drug coverage.	Your chance to change coverage lasts for 2 full months after the month you get a notice of the error from Medicare.

Vera Hall, former SHIP counselor makes appointments and screens walk-in clients at Area 15 Hoosier Uplands. Vera has been very busy making AEP appointments for Trudy.



You have a chance to get other coverage

If this describes you...	You can...	At this time...
You have a chance to enroll in other coverage offered by your employer or union.	Drop your current Medicare Advantage or Medicare Prescription Drug Plan to enroll in the private plan offered by your employer or union.	Whenever your employer or union allows you to make changes in your plan.
You have or are enrolling in other drug coverage as good as Medicare prescription drug coverage (like TRICARE or VA coverage).	Drop your current Medicare Advantage Plan with drug coverage or your Medicare Prescription Drug Plan.	Anytime.
You enroll in a Program of All-inclusive Care for the Elderly (PACE) plan.	Drop your current Medicare Advantage or Medicare Prescription Drug Plan.	Anytime.
You live in the service area of one or more Medicare Advantage or Medicare Prescription Drug Plans with an overall quality rating of 5 stars.	Join a Medicare Advantage, Medicare Cost, or Medicare Prescription Drug plan with an overall quality rating of 5 stars.	One time between December 8, 2012-November 30, 2013.

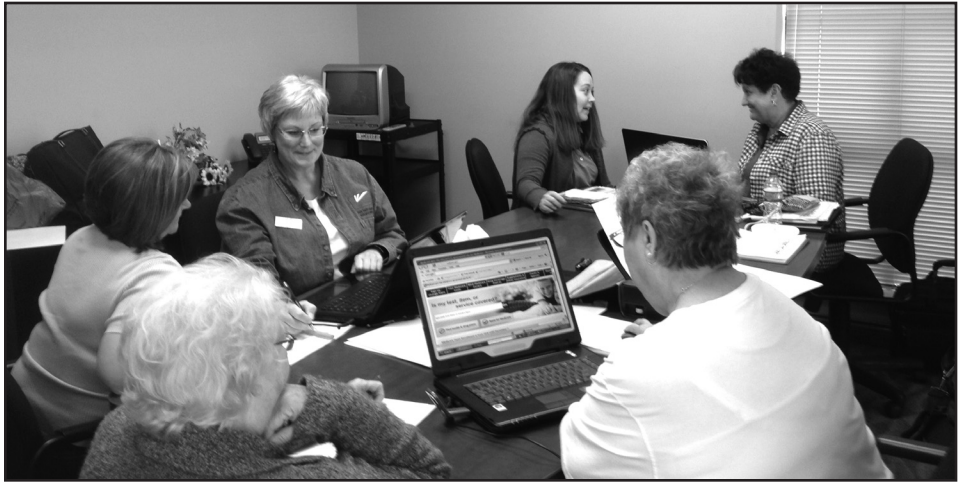
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If this describes you...	You can...	At this time...
Medicare takes an official action (called a "sanction") because of a problem with the plan that affects you.	Switch from your Medicare Advantage or Medicare Prescription Drug Plan to another plan.	Your chance to switch is determined by Medicare on a case-by-case basis.
Your plan's contract ends (terminates) during the contract year.	Switch from your Medicare Advantage or Medicare Prescription Drug Plan to another plan.	Your chance to switch starts 2 months before and ends 1 full month after the contract ends.
Your Medicare Advantage Plan, Medicare Prescription Drug Plan, or Medicare Cost Plan's contract with Medicare isn't renewed for the next contract year.	Join another Medicare Advantage or Medicare Prescription Drug Plan.	Between October 15 and the last day in February.

SHIP Event Photos



Service Coordinators, many of whom work at Glick senior housing communities, have added SHIP Counselor to their titles and responsibilities. Kari Brown is a new SHIP Counselor at a site in Bedford.



Lorealee Moore, Trudy Wells, and Susan Spilly with clients at an AEP Outreach and LIS/MSP Enrollment Event in Salem. They helped several people choose new plans and sign up for assistance programs. Thanks to SHIP Counselor/Local Coordinator Trudy Wells from Hoosier Uplands for making time to schedule and staff events during this busy time of the year!



(above) Fall Update Training in Fort Wayne, IN.



(left) Nannie was horsing around at the Indianapolis Metropolitan Police Department Community Day this fall. Over 500 people attended the day that featured area social service resources, neighborhood businesses, a raffle and a cookout! Nannie's horse friends were a popular attraction for kids of all ages, but only from the front. Not from behind.

Area Managers' Updates



Christel Snow, Northern Indiana Area Update

Hope you all had a joyous Holiday Season with your family and loved ones! Thank you to everyone for assisting clients with their 2014 Part D and MAPD annual enrollment. I am so very grateful for all that you do for SHIP! It was my honor to present many of you with your SHIP years of service recognition @ SHIP Fall Update training;

20 Years - Bob Smith, Kosciusko Community Senior Services, Warsaw; Ron Wallace, St. Joseph County, SJRMC, South Bend

15 Years - Joe Dunbar, Howard County, St. Joseph Hospital, Kokomo; Joyce Bolin and Jean Prebis, Porter County Community Services, Valparaiso

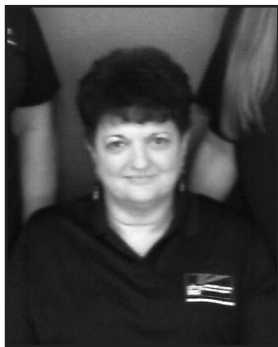
10 Years - Robert Beckner, LaPorte County, Michigan City Senior Center; Ray Gans, St. Joseph County, SJRMC, South Bend

5 Years - Laura Day and DeeDee Grasser, LaPorte County, IU LaPorte Hospital; James Bare, Elkhart County, Council on Aging of Elkhart County

New Counselors - Dee Ehrhardt, Community Services of Starke County, Knox; Pam Schwiezer-Betz, Marshall County Council on Aging, Plymouth; Joe Rees, Area IV Agency on Aging, Lafayette

In Memoriam - My condolences to the family of SHIP Counselor, Tom Johnston, Franciscan Alliance St. Clare Clinic in Crown Point. Tom passed away in November. And to SHIP Counselor Todd Kegley and his children, USW Local 9231, New Carlisle, whose wife lost her battle with cancer.

Thank you for all of your assistance provided to your clients at this year's Annual Enrollment Period. I look forward to seeing you at your next site visit and SHIP counselor meeting.



Lorealee Moore, Southern Area Update

Open enrollment has ended for another year. It is a busy time for all SHIP counselors and staff. Thank you to all. Every year I have learned something new or encountered a new situation. It is always an adventure. However, I always breathe a sigh of relief when it is over. The frustration is forgotten and the smile on the faces of those I assisted remains.

The New Year will bring more challenges and opportunities. I already have numerous outreach events scheduled for 2014. Medicare Bingo events provide me with the opportunity to provide an interactive training for Medicare Beneficiaries. Health Fairs and Expos enable me to meet old, new and soon to be Medicare beneficiaries and provide them with information. Please remember that I am willing to assist you by providing information or helping staff any events that you are planning. Also please make sure we are notified of any scheduled activity so that it can be added to the State calendar of events.

Winter brings snow and cold weather but spring will be here before we know it. In the meantime stay warm and be safe in your travel to and fro.

Happy New Year!

Area Managers' Updates



Nannie Alldredge, Central/Northeast Area Update

Thank you for making this a great open enrollment. You worked so hard during open enrollment. Your dedication to the Medicare community and to SHIP is what made 2013 a great year. THANK YOU!!!!

As we start 2014, I wish everyone a wonderful new year. Filled with exciting things.



My New Year's Resolution

*I will not throw the cat out the window
Or put a frog in my sister's bed
I will not tie my brother's shoelaces together
Nor jump from the roof of Dad's shed
I shall remember my aunt's next birthday
And tidy my room once a week
I'll not moan at Mum's cooking (Ugh! fish fingers again!)
Nor give her any more of my cheek.
I will not pick my nose if I can help it
I shall fold up my clothes, comb my hair,
I will say please and thank you (even when I don't mean it)
And never spit or shout or even swear.
I shall write each day in my diary
Try my hardest to be helpful at school
I shall help old ladies cross roads (even if they don't want to)
And when others are rude I'll stay cool.
I'll go to bed with the owls and be up with the larks
And close every door behind me
I shall squeeze from the bottom of every toothpaste tube
And stay where trouble can't find me.
I shall start again, turn over a new leaf,
leave my bad old ways forever
shall I start them this year, or next year
shall I sometime, or?*

by Robert Fisher



Photos: (above left) Phyllis Riffe receiving her 10 year SHIP counseling certificate from Nannie Alldredge, Area Manager, Anderson Fall Training. 20 year anniversary cake celebrate Charlie Wier's 20 years of SHIP service. Area Manager, Anderson Fall Training (left) Joy Heller, IU Health Bloomington Local Coordinator, Charlie Wier Ship counselor and Nannie Alldredge, Area Manager.

Client Case with a Happy Ending

Cheryl St. Clair, SHIP State Director, had a follow-up email from a client she had talked to several times about an appeal. It was a case where the mother was denied coverage of rehab services due to lack of sufficient improvement. The client has given her permission to share her story. The private details have been marked out for privacy.

I don't know if you remember my Mother's case. She was denied skilled care coverage by Humana after suffering a massive stroke. A few months ago, I finally received a denial from Humana for coverage of her expenses for June. I sent all my paperwork, plus a letter from her attending physician, etc. to Humana's appeal dept. They sided with me and paid for my Mother's rehab for June. I still have 10 days in July that I have not heard anything about; however, I plan to push to get those paid as well. That will be her entire 100 days. My Mom is living in a long-term care facility with my Father. They both seem to be a happy as they can be and pleased to be together again. She is able to feed herself, so we got the feeding tube removed. I moved them to XXXXX in XXXXX, Indiana, maybe you are familiar with that facility. They are family owned and have a great reputation. My parents are getting great care.



Susan Spilly, Special Populations Coordinator

Whew! It's over for this year. Of course, I'm referring to Open Enrollment! This is our busiest time of year when we are able to help the most clients in the shortest amount of time. I know I find this time of year tiring but very rewarding. Every year, I am able to help people reduce their health care costs by finding less expensive, better drug plans. I've also met several people who had "only" original Medicare because they were not aware of a more affordable option to supplement plans. I was surprised by this, but was glad to be able share information on Advantage Plans as an option to only Original Medicare and (for some people) unaffordable supplement plans.

Thank you to all of the sites and agencies who asked me to help them during AEP. I went as far north as Crown Point and as far south as Newport. Newport, as it turns out, looks like the Southernmost point in Indiana on the map. Who knew? I went as far west as Terre Haute, as east as Richmond, and many, many places in between! Next year I hope to revisit these sites and many others.

I am still available to bring my Medicare BINGO game to your area. Thanks to those of you who read the last Log and contacted me to come out. I am most easily reached at susangsl@aol.com. Medicare BINGO is FREE, and I bring all the supplies and prizes. It's a great outreach vehicle, and everyone likes to play BINGO.

Something new is brewing at the AAA sites. SHIP received some outreach funding to assist lower income people with Extra Help and the Medicare Savings Programs applications. We had funding for this during 2009-2012 and were recently granted funds for 2013-2014. This outreach funding is what brought me to SHIP in 2009. The worthwhile activities I do, all of the wonderful counselors, the fantastic Call Center ladies, office staff, and fellow contractors keep me here (and Cheryl, of course). As I count my blessings, my job at SHIP is one of them. Here's to an amazing 2014!



The 2013 Annual Meeting of the Judicial Conference of Indiana convened Sept. 18, with judges and magistrates from around the state gathering in Fort Wayne. SHIP Counselor, Fred Taube, is shown at a table providing information regarding the relationship between Medicare and their various retirement options.



(right) Trudy Wells and Greg Tanner of Hoosier Uplands showing off their 5 year certificates

(bottom right) Susan and Lorealee, two wild and crazy girls, clown around in Jasper. Did they drink too much German beer at the Schnitzelbank?!



Michael Halling, SWIRCA & More, ADRC Coordinator, SHIP Local Coordinator

The Annual Enrollment Period is over and we are all still alive! I want to give a great big thank you to all SHIP Counselors who assisted with enrollment events and taking phone calls. I think it is easy for us to sometimes forget how confusing and overwhelming it can be for individuals to understand all of the different facets of their Medicare coverage and what options are available to them. The assistance you provide is invaluable and, again, we cannot thank you enough for your help. While the craziness is now subsiding, we

still need your help. We will be shifting gears and focusing on LIS/MSP enrollment events, especially in some of our more rural counties. I will have more information for you in the near future and look forward to our continued work together. Happy Holidays!

Welcome our new SHIP Trainer

Amy Sturm

Hello Everyone! The last two months of 2013 have been quite the learning experience for me as the new State SHIP Trainer. What an incredible amount of information to absorb. I am looking forward to spending 2014 learning from all of you and hopefully providing you with assistance when needed. As one of the trainers, I will be traveling around the state leading training sessions. Another of my other duties will be to assist with updating counselor and training materials. Your input is always welcome.



So here's a little about me. I have spent the last 20+ years as a medical billing manager. My experience has included working for a group of low income community based health clinics, a group of FQHCs with a large Medicaid population, and most recently, a physician practice that was Medicare and nursing facility focused.

I would like to express a big thanks to all the people I have met from SHIP to date. Everyone has been so helpful and friendly. What a great organization to be working with!!!



LOCAL HELP FOR PEOPLE WITH MEDICARE

(right) Janet Lubbers is now a SHIP counselor and assists her residents at the sites in 4 towns in Southern Indiana. Area Manager Lorealee and Janet reminisce about SHIP and



got a kick out of finding old brochures. Lorealee will be sending Janet a new, framed poster for her wall soon!

(far right) Fall Health Fair in Terre Haute. SHIP counselors Michelle Graham and Glenda Parks worked at the Area 7 AAA booth at this county-wide health fair in October. Area 7 was also a sponsor of the event. SHIP counselors at Area 7 coordinate the health fair, take calls and appointments for counseling and staff AEP Enrollment Events every Friday in Vigo and surrounding counties.

